



Task Force 3-505 PIR

OPERATION IRAQI FREEDOM

Family Readiness Group Briefing

21 August 2003

3-505th





Agenda

- Legal Assistance Brief
- Theater Update
- Rumors
- Notes from the Rear Detachment Team
- FRG Notes
- Upcoming Events
- Questions





Legal Information

- 1330 – CPT Denny
- 1800 – CPT Denny





82D AIRBORNE DIVISION

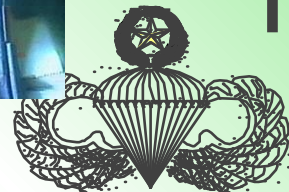
LEGAL ASSISTANCE OFFICE

DEPLOYMENT LEGAL ISSUES

**OIC: Captain Jason
Denney**



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Soldiers And Sailors Civil Relief Act

- **6% INTEREST CAP**

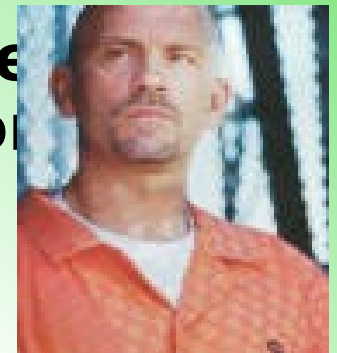
- Does not apply for deployments
- **Applies ONLY to loans started *before* you entered active duty**
- **Does not apply to Federally Insured student loans**





Soldiers And Sailors Civil Relief Act

- **DELAY OF CIVIL COURT PROCEEDINGS**
 - Does NOT apply to criminal court actions
 - If you apply, court will delay case you can return to the jurisdiction





Soldiers And Sailors Civil Relief Act

- **PROTECTION FROM EVICTION**
 - If you request, court can stop any eviction action for up to 90 days if you are deployed





Landlord Tenant Law

- **Military Clause in Your Lease**
 - **Does NOT** let you break your lease with **DEPLOYMENT** orders
 - **Military Clause in North Carolina only** applies if you receive **PCS** orders or are separated involuntarily from the **Army**





Landlord Tenant Law

- **If you vacate before lease ends:**
 - Landlord will keep security deposit AND
 - Landlord can continue to charge rent for entire term of lease unless someone else rents your home
 - Landlord can sue for the amount in Small Claims Court (when you return)





Consumer Affairs

- **TRUTH IN LENDING ACT**
- **BUYING A CAR**
- **3 DAY COOLING OFF PERIOD FOR DOOR TO DOOR SALES**
- **FAIR DEBT COLLECTION PRACTICES ACT**





Consumer Affairs: The Three Rules

- **IF A BUSINESS LOOKS EVEN A LITTLE SLEAZY, FIND ANOTHER PLACE TO SPEND YOUR MONEY**
- **DON'T SPEND MORE MONEY THAN YOU MAKE**
- **PUT COMPLAINTS IN WRITING**





Powers of Attorney

- **GENERAL POWERS**

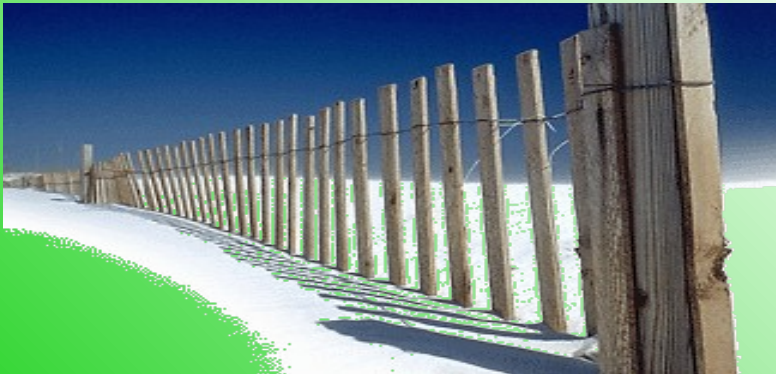
- You **MUST SERIOUSLY TRUST** anyone you give these powers to
- With a General POA, they may **LEGALLY**:
 - Empty your bank account
 - Take a loan out **IN YOUR NAME** and spend the money
 - Buy any item, and bill it to you





Powers of Attorney

- **SPECIAL POWERS**
- More **LIMITED** than a general POA
- Sometimes required by your bank to authorize access to your accounts
- Can grant **ANY** specific power



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Powers of Attorney

- **MILITARY FINANCE**
- **General or special POA can include language to deal with military finance**
- **CANNOT change Sure-Pay Bank with a POA**





Powers of Attorney

- **FAMILY CARE PLAN**

- Be sure all child health care and guardianship special powers of attorney are completed
- Double-check expiration dates





Powers of Attorney

- **FINANCIAL INSTITUTIONS**
- **Some banks require you to complete THEIR OWN Power of Attorney form**
- **Check with your bank/credit union to be sure**





Combat Zone Taxes

- **Base Pay is exempt from federal income tax while deployed.**
- **State taxes, Social Security, and Medicare taxes are still deducted as normal.**
- **Still must file federal taxes for 2002**





Legal Help for Family

**The Legal Assistance Office is OPEN to help
your family members with legal problems
while you're deployed**

**GAVIN HALL ROOM 273
PHONE - 432-0195**





Family Deployment Checklist

- **BANKING**

- **Family members:**
- **have access to checking/bank accounts**
- **have a supply of checks**
- **know PIN and passwords for accounts**





Family Deployment Checklist

- **CREDIT**

- **Family members:**
- **Know when credit bills are due**
- **Know how much to pay**
- **Have a budget to spend on credit**





Family Deployment Checklist

- **INSURANCE**
- **Policies are UP TO DATE**
- **Family members:**
- **Know where insurance cards/policies are located**
- **Know when bills are due**
- **Know how to file a claim**





Family Deployment Checklist

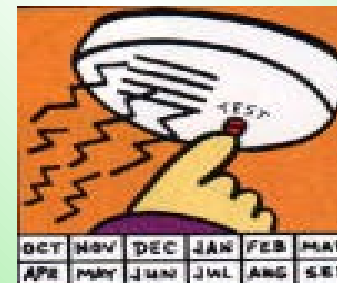
- **MEDICAL**
- **ID Cards not expiring soon**
- **DEERS registration up-to-date**
- **Family members:**
- **Know deductible/co-pay procedures**





Family Deployment Checklist

- **HOUSEHOLD MAINTENANCE**
- **Utility bills all paid up to date**
- **Use AUTOMATIC payments**
- **Batteries in Smoke Alarms**
- **AC/Furnace, Appliances, Locks all working properly**





Family Deployment Checklist

- **AUTOMOBILE MAINTENANCE**
- **Car properly serviced**
- **Family members:**
- **Know preferred service provider**
- **Know routine maintenance (oil)**
- **Have a plan if car needs major repairs or replacement**





Must Call Legal Assistance

- **Repossession**
- **Eviction**
- **Mail from a Court**





Questions?



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Theater Update

- 3 Panther moved into our own compound west of Baghdad – will probably move again.
- Still **HOT!!!**
- No 82nd soldiers involved in U.N. bombing
- Living in buildings instead of tents
- Communication about twice a week with me
- Continue to send Gatorade and other powdered drink mixes





Rumors

- Quicker Mailing Address

Rank, Name

3BCT

Plt, Company, 3-505 PIR, 82nd Abn Div

APO AE 09384

- A more specific address will come out soon
- Do not send packages that requires a signature





Rear Detachment Team Notes



- OPSEC!!!
- Next push into theater: 1st week of September
- Contact Information
 - Your responsibility to keep us up to date
- Keep Passport / Birth Certificate handy
- Bragg email out of service





FRG Meeting Schedule

- 10 September – TRICARE / Medical Assistance
- 1 October – Chaplain Programs
- 22 October – Army Community Services
- 12 November – Budgeting Class
- 3 December – Army Financial Assistance Programs
- Other: Halloween / Thanksgiving / Christmas Events?

*** All times are 1330 and 1800 at the NCO Club ***





FRG Notes

(Sheila Johnson)

- Volunteers for:
 - Child care
 - Newsletter from the spouses to the troops
 - Pope Picnic
 - HHC - Side
 - A Co - Drinks
 - B Co - Chips / Paper Products
 - C Co - Deserts
 - D Co - Buns / Condiments
 - BN Hot Dogs Hamburgers
- Book Club
- Play Group POC
 - Kim Henry (495-0541) / kdhenry_98@yahoo.com





We look forward to seeing you at the...

3-505 PICNIC

30 August

Pope AFB Park

1100hrs

Hamburgers/Hot Dogs, Chips, Drinks, Dessert

(Bring your ID Cards)

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Questions?

Stay Connected...Stay Informed

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